

# EXHIBIT A

**Civil Court of the City of New York**  
**County of Kings**

Index Number: **CV-019318-18/KI**

Daniel I. Frederick  
 Plaintiff(s)

**SUMMONS WITH ENDORSED  
 COMPLAINT**

-against-  
 PORTFOLIO RECOVERY ASSOCIATES, LLC;  
 SYNCB/TOYSRUS;  
 Synchrony Bank  
 Defendant(s)

BASIS OF VENUE:  
 Where Cause of Action Arose

Plaintiff's Residence Address (s) :  
 Daniel I. Frederick  
 414 St. Marks Avenue  
 #4A  
 Brooklyn, NY 11238

To the named defendant (s)  
 PORTFOLIO RECOVERY ASSOCIATES, LLC (Def), at 120 CORPORATE BLVD, Norfolk, VA 23502  
 SYNCB/TOYSRUS (Def), at 4125 Winward Plaza, Alpharetta, GA 30005  
 Synchrony Bank (Def), at 120 Corporate Boulevard, Norfolk, VA 23502

**YOU ARE HEREBY SUMMONED** to appear in the Civil Court of the City of New York, County of Kings at the office of the Clerk of the said Court at **141 Livingston Street** in the **County of Kings, City and State of New York**, within the time provided by law as noted below and to file your answer to the (endorsed summons) (annexed complaint) \* with the Clerk; upon your failure to answer, judgment will be taken against you for the total sum of \$25,000.00 and interest as detailed below. Plaintiff's work sheet may be attached for additional information if deemed necessary by the clerk.

Date: July 10, 2018

Alia Razzaq, Chief Clerk

**ENDORSED COMPLAINT**

The nature and the substance of the plaintiff's cause of action is as follows: **Failure to provide proper services for \$25,000.00 with interest from 03/31/2018.**

**\*NOTE TO THE DEFENDANT**

*A) If the summons is served by its delivery to you personally within the City of New York, you must appear and answer within **TWENTY** days after such service; or*

*B) If the summons is served by delivery to any person other than you personally, or is served outside the City of New York, or by publication, or by any means other than personal delivery to you within the City of New York, you are allowed **THIRTY** days after the proof of service thereof is filed with the Clerk of this Court within which to appear and answer.*

*C) Following CPLR 321(a) corporations must be represented by an attorney.*

**\* NOTE TO THE SERVER OF THE SUMMONS**

The person who serves the summons should complete the Affidavit of Service and shall file it in the Clerk's Office in the county where the action is brought.

**PLAINTIFF'S CERTIFICATION**  
 (See 22NYCRR, Section 130-1.1a)

SIGN NAME:   
 PRINT NAME: Daniel I. Frederick

For Information, answer forms and to track court dates, go to **WWW.NYCOURTS.GOV/NYCCIVIL**

Daniel I Frederick

414 St Marks Avenue, #4A, Brooklyn, NY 11238

646.737.8322 | 888.670.5880 | dfrederick913@gmail.com

# fax

TO:	SYNCB/TOYSRUS—Legal Dept	FROM:	Daniel Frederick
<hr/>		<hr/>	
FAX:		PAGES:	2 Including Cover
<hr/>		<hr/>	
PHONE:	Recipient phone number	DATE:	7/11/18
<hr/>		<hr/>	
RE:	Summons and Endorsed Complaint	CC:	Names
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☒ Urgent    ☐ For Review    ☐ Please Comment    ☐ Please Reply    ☐ Please Recycle

Comments: Attached is a courtesy copy of an action filed today against SYNCB/TOYSRUS seeking damages for breach of contract under New York law and violation of *inter alia*, the Fair Debt Collection Procedure Act, 15 U.S.C. § 1692e(2), e(8), f(11) and g.

In summary, SYNCB/TOYSRUS, knowingly, willfully and in bad-faith, (1) accepted the restrictive endorsements of various check payments for settlement in full on each of three disputed accounts, see the attached, (2) failed to delete the items from my credit bureau reports, and (3) continued to communicate false and misleading information about the amount, character and status of the debt to the CRAs.

The explicit terms of the check settlements required that upon endorsement, SYNCB / TOYSRUS delete the items from all credit reporting agencies. However, SYNCB/TOYSRUS accepted each check knowing that they never intended to honor the settlement agreements. This breach of contract has injured my credit profile, reputation and has otherwise prevented me from taking advantage of credit and housing opportunities.

Should SYNCB/TOYSRUS desire to settle the instant litigation, it may do so by immediately complying with the contract terms, by immediately deleting these accounts from any/all credit reporting agencies. Otherwise, the Sheriff of Alpharetta, GA will be directed to complete service of process and you will be compelled to incur the otherwise unnecessary cost of an attorney to answer the summons and endorsed complaint, as well as, the cost of removing this action to Federal District Court for the Eastern District of New York.